



Aalto University
School of Business

TRUST-GENERATING MECHANISMS ON SHARING ECONOMY PLATFORMS

How sharing economy platforms create trust
amongst the participants and towards the
platform in Finland

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Abstract

Trust in the traditional business-to-consumer relationship in the online context has been studied widely over the last decade. However, the recent rise of Sharing Economy, has left the literature lagging behind. This thesis aims to shed light to the currently unanswered question of how sharing economy companies build trust between the platform and peers. The question will be answered on a practical level, by presenting the tools being used in Finnish sharing economy companies, structured based to a multi-dimensional trust model into an integrative framework. This paper will also discuss the interplay and the relationships of the three parties involved, peers and a platform, in the context of the tools and mechanism identified.

This research was conducted by combining the previous literature with insight from the field and analyzing and categorizing the results on top of a Tan and Sutherlands (2014) trust model. The previous knowledge was explored through an extensive literature review, also looking into the trust-building mechanisms in the neighboring fields, such as e-commerce, and to gain practical insights from the field, semi-structured interviews with experts were conducted.

The findings of this work give an overview of the broad spectrum of the trust-building tools and mechanisms used in the field. These include similarities to the neighboring fields, but also some completely new sharing economy specific tools and mechanisms were identified. One of the key-findings was that sharing economy platforms in Finland tend to find the interpersonal trust-creation more significant than building trust towards the platform and thus, most of the tools used are also targeted to this relationship.

Keywords Sharing Economy, Trust, Trust Tools, Collaborative Consumption, peer-to-peer,

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1 Introduction

1.1 Background

While sharing is nothing new, sharing economy, a recent and growing phenomenon carries the promise of an alternative business model to decrease the inefficient use of resources and unsustainable way of consuming goods and services as well as to improve resource allocation (Belk, 2014; Hamari et al., 2016; Mittendorf, 2017a). It is strongly driven by the facilitating role of peer-to-peer platforms and information systems (IS) and will be changing the way millions of people consume goods and services (Hawlitschek et al., 2016). It also creates a significant shift in how people think about ownership (Barbu et al., 2018).

There is no consensus of a widely accepted and precise definition of this very current topic and many of the sub-topics related to the issue (Hawlitschek et al., 2016). Sundararajan (2016) defines sharing economy, collaborative consumption or gig economy as the idea in which idle resources are being used by multiple consumers and generate economic gains for the asset provider while the consumer enjoys a lower price. Other related and partly overlapping phenomenon often linked or mixed with the term sharing economy are on-demand economy (Shapiro, 2017), commercial sharing systems (Lamberton, Rose, 2012), access-based consumption (Bardhi, Eckhardt, 2012) and collaborative consumption (Botsman, Rogers, 2010).

Globally, big tech companies like Airbnb and Uber are the trailblazers, bringing sharing economy to everyone's knowledge and shaping cities and communities. Excluding the global giants, the pool of sharing economy companies in Finland is still small and underdeveloped. Many of the Finnish sharing economy companies could still be defined as startups that have not yet established their position in the Finnish markets.

In "traditional" business-to-consumer e-commerce, the question of trust is very strongly revolving around consumer's willingness to trust and depend on an online business from an information service perspective (Gefen, Straub, 2004). However, in the context of

sharing economy, the situation is more complex (Hawlitschek et al., 2016). Sharing is closely related to trust (Belk, 2010). Thus, it is assumed to also be crucial in sharing economy (Rogers, Botsman, 2010). Sharing economy involves multiple participants. Those include a platform acting as a broker or mediator facilitating the actions and transactions, a vendor and a customer, often both being private individuals. Thus, all of the parties involved may appear trustworthy or not. (Hawlitschek et al., 2016).

The question of trust in the context of business-to-consumer e-commerce (B2C) has been studied in depth already over several years, many of the findings has been brought in the context of consumer-to-consumer transactions, e.g., Jones and Leonard (2008) and further to the context of sharing economy. The prior research of trust in business transactions is now being used in this paper to form a hypothesis of what mechanisms are being used to generate trust in sharing economy, between peers and a platform.

Research has been struggling to keep up with the recent phenomenon (Hawlitschek et al., 2016) and the current literature is focused on the question of why trust is important in sharing economy context but has left the question of how it is being built in practice unanswered. In Sweden, there has been a bachelor's thesis done by Fellenius et al. (2018) on a similar topic with a very limited scope of only a few local sharing economy companies.

1.2 Research objectives and research questions

This paper aims to build on the existing research on trust in sharing economy by expanding the topic towards more practical viewpoint by mapping and presenting the mechanisms that are being used to generate trust in Finnish sharing economy companies. The goal of this work is to find out what mechanisms are being used and if there are some noteworthy characteristics related to them. Mechanisms in question refer to the tools and processes being used by individual companies.

The topic has been investigated by reviewing the previous literature of the topic as well as, due to the novelty of sharing economy phenomenon, by combining it with the

literature from related fields such as trust in e-commerce and trust in digital services and then building a hypothesis, a list of mechanisms found from other related fields. This hypothesis is then being tested by conducting expert interviews in Finnish sharing economy companies to gain a comprehensive and realistic understanding of the actual practices in the field. The findings are then structured based on Tan and Sutherlands multi-dimensional trust model that will be presented in the chapter Theoretical Background.

This paper aims to answer the following research question: *How do Finnish sharing economy companies build trust between the peers and the platform?*

Based on the previous research on the related fields, a hypothesis of the mechanisms being used has been created. This list includes regulation, personalization or humanization, familiarization, reputation, community building, verification systems. feedback systems, insurances, human encounters, and privacy policies. All of the items will be presented in more depth in the literature review.

1.3 Scope of research

This paper will investigate Finnish sharing economy companies and the mechanisms they use to generate trust between the peers and towards the platform. Hence, trying to answer the question of how trust is being built, rather than the more studied question of why trust is essential. We will also discuss further findings gathered from the literature review and the interviews later in the discussion section.

This research will only explore the trust generation tools and mechanisms installed or utilized by platforms, entirely excluding the actions peers might take to ensure trust between each other and towards a platform. This paper will also stay on the surface level of trust generation in sharing economies and not dive deeper into industry-specific results, due to small sample size.

1.4 Structure of the research

The rest of the thesis is structured as follows. Chapter two will provide a theoretical background that this research is based on. Chapter three will present the methodology of this research including the literature review, previewing the previous research and introducing the trust building tools named in the hypothesis, and explaining the interview process. Chapter four will dive into the results of this research, structured according to the trust model presented in chapter two and chapter five will conclude the findings. Finally, chapter six will provide a discussion of the further findings as well as suggestions for future research.

2 Theoretical background

This chapter will present the theoretical framework this research will be based on. It will be used to structure the findings and build a further framework.

2.1 Multi-Dimensional Trust Model

This thesis is strongly leaning on Tan and Sutherlands (2004) model of trust dimensions to analyze and structure the findings gathered through literature review and interviews. They have divided trust into three different dimensions; dispositional-, institutional- and interpersonal trust. This given theory has been adopted and applied to sharing economy platforms and trust.

Dispositional trust assumes a connection between an individual's personality traits and trust. It explains persons tendency to trust being inherent and divides them into two categories: the high trustors and low trustors. Behnia (2008) describes high trusting individuals being almost naive and child-like, having the tendency to trust strangers and sign contracts without reading the content whereas low trusting people are the complete opposite, experiencing significant distrust in similar situations. Behnia (2008) also explains individuals dispositional trust depending on past experiences.

Zucker (1986) explains institutional trust being trust based on legal or regulatory structures or guarantees. This means that the trust is moved on to a third partner such as an insurance company, professional association or legal system. In the case of sharing economy, a platform can be seen as the institution reinforcing the interaction.

Tan and Sutherland (2004) explain interpersonal trust describing the trust towards another individual. They have also further identified interpersonal trust consisting of trust in competence, trust in predictability and trust in integrity. Behnia (2008) argues most crucial factor affecting an individual's interpersonal trust in the business context being professionalism and thus highlights the importance of perceived competency. In

the context of sharing economy, interpersonal trust dimension is the trust between peers, consumer, and provider.

2.2 Applying Trust Model to Sharing Economies

Since sharing economy platforms are based on the platform facilitating interactions between peers, interpersonal and institutional dimensions are higher relevance for this particular research. Interpersonal trust is a suitable approach for discussing the interactions between peers, consumer, and provider, and institutional trust fits the context of peers trusting the platform as a third party and enforcer of the interaction. However, platforms trust in peers' does not fit into this framework and is not in the scope of this research. Also, dispositional trust is a variable that is not influenced by platforms and thus has no relevance in this context. The triad trust relationship of sharing economies is illustrated below, red arrows representing interpersonal trust and its direction and blue arrows representing institutional trust and its direction.

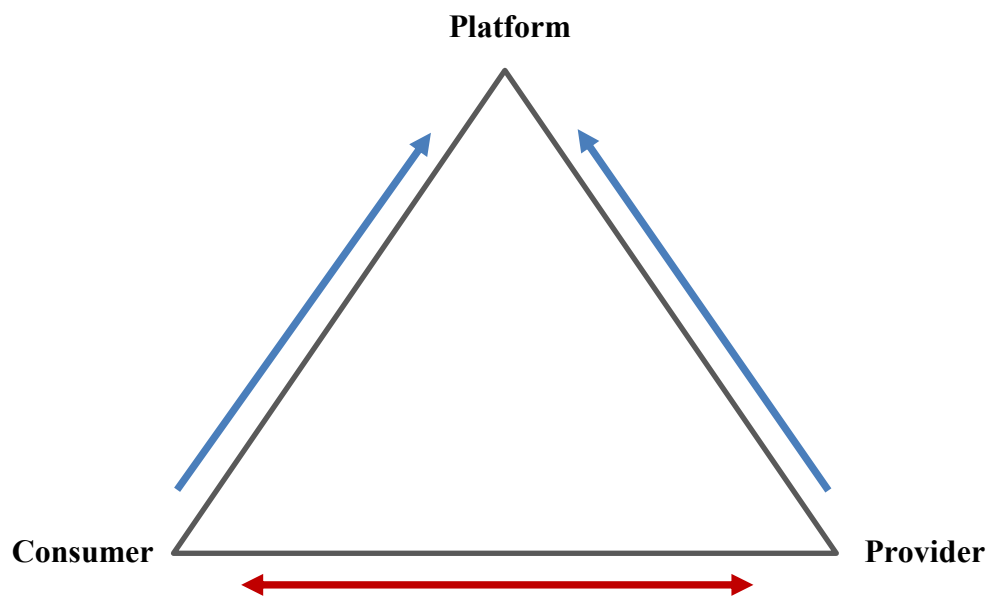


Figure 1. Triad trust relationship in sharing economy

3 Methodology

As stated, this paper aims to build on the existing knowledge by linking current research from nearby fields, such as trust building in e-commerce, with new empirical interview results gathered from the companies working on the field. Thus, this paper follows both deductive and inductive approaches. The deductive approach, being characterized by testing current knowledge or a hypothesis and inductive approach collecting data to build new, general conclusions (Bryman, 2012). Acquiring new insights through interviews was necessary in order to answer the question of how sharing economy companies are aiming to generate trust.

The research process started by exploring the existing research, finding a theoretical framework to continue on and building a hypothesis of possible tools and processes used to generate trust based on research on other related fields. This was followed by semi-structured interviews of Finnish sharing economy companies and then analyzing and categorizing the results. Finally, the results acquired were structured on an integrative framework, giving a comprehensive picture of the current practices on the field, and where, among the platform and the peers, each tool and mechanism was targeted. In the end, this paper provides a base for future research rather than one conclusive solution. The whole process will be discussed in more depth next.

3.1 Conducting the literature review

In order to gain an in-depth understanding of the research done in the field of sharing economy, trust and trust in related fields, a literature review was conducted. The primary databases used were Scopus and Google Scholar. The main search words used were “*sharing economy*”, “*peer-to-peer*”, “*e-commerce*”, and “*online*”, which were all linked with a search word “*trust*”. Later, also “*theory*” was combined with “*trust*”.

In order to produce credible research, more weight was given to studies with frequent citations. However, as a consequence of the novelty of the topic, many of the relevant papers were only published during 2016 or 2017 and thus had not reached a significant

number of citations. These works were not left out because of the low number of citations because they, on the other hand, were able to provide more recent insights of this very current topic.

3.2 Conducting the interviews

To find out what tools and processes sharing economy companies in Finland use to generate trust between peers and the platform, a semi-structured interview was chosen as the method to be used. A qualitative method was required because of the nature of the data that was being collected, thoughts opinions extending the existing theories (Saunders et al. 2012). Using interviews to obtain qualitative data enabled the gaining deeper understanding feelings and emotions of the field experts.

Closed interviews were chosen as the method rather than focus group discussions, where participants are able to influence each other's opinions (Collis, Hussey, 2014), due to the nature of the discussion. Presence of other companies could have discouraged participants to share any sensitive information.

In order to get more structured, easily comparable results, the interview was conducted semi-structured instead of unstructured. The semi-structured interview consists of pre-set questions that are the same for each interviewee, but the interview can and should also follow with a more specific question based on interviewee's answers (Saunders et al. 2012). It can be sufficiently structured to address specific dimensions of research while leaving space for interviewees to bring out new meanings (Galletta, 2013).

Unstructured interviews, with only a pre-set topic instead of questions, carry the risk of the discussion drifting out of the topic or getting less structured results.

3.2.1 Sampling

Companies included in the research fall under one of the broader definitions of sharing economy by Botsman and Rogers (2010); sharing economy company does not own the assets but acts as a mediator for individuals or businesses making profit from granting

other individuals an access to their idle assets. This definition excludes companies like car-sharing service DriveNow because they have the ownership of the cars being shared and thus the provider and the platform are the same. Greenberg et al. (2008) found cultural differences in dispositional trust and thus the sample was limited to include only companies that had ongoing sharing economy operations in Finland to avoid the influence of other cultural norms. This geographical demarcation was chosen in order to achieve more precise results.

Under the given sampling criteria, only a small number of companies were identified. Excluding some international giants like Airbnb, sharing economy companies in Finland were, in general, found small and underdeveloped. Also, the limited pool of sharing economy companies operating in Finland did make it impossible to limit the scope of this study to a specific industry, but on the other hand, conducting interviews to a heterogenic group of respondents provides a more general conclusion. An interview was conducted with 4 companies listed below.

Company	Interviewee	Description	Type
Kuinoma	Founder & President	Peer-to-peer equipment rental platform.	P2P & B2C
Nettix	Development Manager	Hosts multiple rental platforms.	P2P
Fellow Finance	CEO & Co-Founder	Peer-to-peer money lending platform.	P2P
Vaatepuu	CEO & Founder	Clothe sharing platform	P2P & B2C

Table 1. Sharing economy companies participating in the research

Companies interviewed were facilitating both peer-to-peer and business-to-consumer interaction on their platforms. Three of the four companies facilitated renting out idle commodities including clothes, cars, machinery, camping equipment, and even housing. One of the interviewed companies operated strictly in the financial industry, as a peer-to-peer lending service.

3.2.2 Interview design

The interview was structured to four question sets, each targeting a different dimension of trust-building. The questions started with a set of questions acquiring general information about the company and the interviewee. After general questions, it proceeded to explore trust building between peers and the platform. The second set of questions considered both supplying peers' and demanding peers' trust in the company, following with the third set covering peers' trust on each other.

The second set of questions included questions like "what kind of worries the provider have had regarding the platform?" and "how have you reacted to these issues?" Same type of questions from asked regarding both providers and consumers. These questions were used to uncover the issues that caused peers to hesitate to trust in the platform and what tools or mechanisms the company used to tackle them.

In the third question set targeting the trust building between the peers, questions like "what are the most common issues between the peers like?" and "could you explain the process a peer goes through when using your service?" were asked in order to uncover the mechanisms used.

The fourth question set aimed to dive deeper into the topic, for example asking about the importance of each tool or mechanism identified during the interview and asking clarifying questions about ambiguous issues.

The questions aimed to move from a broad perspective, with open questions, to more precise, with closed questions, and to a deeper level, with probing questions. Also, none of the tools identified in the hypothesis were suggested for the interviewees but they had to bring them up themselves. Although, the interviewer did lead the discussion in order to make sure every aspect got covered. The interview consisted of open-, closed-, probing-, and clarifying questions.

3.3 Analyzing the data

The data inputs for this work consist of a literature review as well as a qualitative data collection from semi-structured interviews. The inputs were analyzed in order to build a framework representing the trust building in sharing economy companies in Finland, using Tan and Sutherland multi-dimensional trust model as a base.

3.3.1 Categorization of the interview data

According to Strauss (1987), categories used in research can be determined inductively, deductively, or by utilizing some combination of both. In this case, categories have been determined based on a hypothesis of tools and mechanisms companies might be using, built on the current knowledge of tools and mechanisms used for similar purposes on neighboring fields, such as trust in e-commerce. This kind of mostly deductive approach to creating the categories links this paper strictly to the existing research (Bryman, 2012).

The categories used in this research are based on the multi-dimensional trust model and they are institutional- and interpersonal trust. Within this framework the following trust-building tools can be categorized.

4 Literature review

This chapter will explain the concept of sharing economy and the multiple co-existing definitions. In addition, this chapter will present the findings in current research related to the topics of sharing economy, trust, and trust in e-commerce, as well as present the tools hypothesized to be used in Finnish sharing economy companies.

4.1 Definition of Sharing Economy

Collaboration and sharing are as old as the human being (Sahlins, 1972), and old and comprehensive is also the status of literature about sharing and collaborating. However, the recent technological development has provided a new kind of enabling structures and thus created new dimensions for sharing and collaborating, the rise of a business model of sharing economy. The transformation is so recent that the literature has not been able to keep up with the development and thus the concept is lacking a widely accepted and precise definition. (Hawlitschek et al., 2016)

Frenken et al. (2015) describe sharing economy as consumers allowing other consumers to utilize their underutilized physical assets ("idle capacity") in order to gain profit. They also identified the following characteristic to distinguish the sharing economy from traditional business models:

1. Sharing happens between consumers as private individuals instead of consumers acting with businesses.
2. Sharing means that the other participant gains temporary access to the asset, but the owner of the asset does not change.
3. Sharing economy means sharing of physical assets instead of services.

Also, Möhlmann (2016) recognized sharing economy transactions taking place in at least a "triad of relationships" including peers, underutilized products and platforms with no change of ownership of the product.

Some scholars argue the exchange of money through sharing economy being a defining factor, others also see just any kind of facilitated peer-to-peer sharing being included in the definition of sharing economy (Felson, Speath, 1978). Another factor causing disagreement between scholars is whether sharing economy includes only private individuals granting access to their idle assets or also businesses doing the same through a mediator. Oskam and Boswijk (2016) also claim that the concept of sharing economy should be distinguished from the traditional meaning of sharing because it does not

involve an exchange of money. However, some scholars include both monetary and non-monetary transactions in the scope of sharing economy (Botsman, Rogers, 2010).

For the purpose of this paper, we will follow a fairly broad definition by Botsman and Rogers (2010), which includes both companies and individuals providing access to idle assets. This definition, that includes also businesses sharing on the sharing economy platforms, is chosen partly to widen the narrow pool of sharing economy companies in Finland in order to acquire a sufficient sample size.

4.2 Trust

Trust has been a subject of research for a long time in multiple fields. However, most scholars agree that regardless of the field, trust definitions share the view of relying on the actions between two or more parties that take place in the future (Luhmann, 1979). Trust is always seen essential when there is risk, uncertainty or interdependencies involved and it helps to overcome, justify, and suppress their consequences (Gefen, 2000).

The need for trust originates from socially distant relationships, such as many online interactions (Jarvenpaa, Leidner, 1999). Gefen (2000) also sees the lack of governance and regulation on in online environment increasing the significance and need of trust.

4.3 Trust in e-commerce

It has been agreed that trust is essential for e-commerce (Gefen, 2000). And three reasons for why the need for trust is emphasized in the online environment have been identified: first, there is no chance for physical assessment when purchasing online (Hsiao, 2009). Secondly, Tan and Sutherland (2004) have recognized a correlation between the trust needed and the tangibility of the product, meaning that closer to being a service the more trust it requires. And thirdly, the distance between the buyer and the vendor asks for more trust (Chang et al., 2013).

Over the years, scholars have identified several tools used to build trust in an e-commerce setting, most significant being institutional tools and mechanisms, such as third-party certifications (Chang et al., 2013). One view is that traditional e-commerce can be viewed as customers willingness to trust on the online vendor from an IS perspective (Gefen, Straub, 2004). The situation is much more complex with sharing economies and peer-to-peer interaction (Hawlitschek et al., 2016).

4.4 Trust in sharing economy

Scholars generally agree that trust is an essential building block of sharing economy and a driving factor for long-term success (Strader, Ramaswami, 2002). It has even been perceived as the currency of sharing economy (Botsman, 2012). Botsman and Rogers (2010) have identified this increased need for trust deriving from the nature of the interactions on these platforms. They are generally as interactions with complete strangers and thus yield high levels of uncertainty and risk. Since both vendor's and customer's role have been taken by private individuals and the platform acting as a mediator for both market sides, can all of the three sides appear trustworthy or not (Hawlitschek et al., 2016). Consequently, even the product, such as an apartment or a car, can be subject to trust concerns (Gefen et al., 2008). Mittendorf (2018) managed to separately confirm that the actions taken by both side peers are influenced by the level of trust they have. Hawlitschek et al. (2016) managed to compress it well: “ for the role of trust in C2C sharing economy platforms that is based on the 3P of trust, i.e., towards peer, platform, or product – represented by the dimensions ability, integrity, and benevolence.”

Mittendorf (2018) voiced a recommendation for sharing economy platforms to implement a sufficient set of trust-building measures on their platforms that can be utilized by the suppliers to signal trust to potential consumers. Hong and Cho (2011) showed the underlying trust in a platform being the premise of trusting on individuals on the platform. Regardless of the novelty of the topic and the research sharing

platforms have already established a multitude of trust building mechanisms (Teubner, 2014) that are now under the research.

4.5 Currently recognized trust-building tools

Due to the novelty of the topic, the trust-building mechanisms and tools have been borrowed from related fields such as e-commerce and other online interaction. The tools identified can be found from the list below.

4.5.1 Regulation

Among others, Gefen (2000) identified lack of regulation being one of the factors why trust is crucial for online interaction.

4.5.2 Personalization or Humanization

On many platforms, users are required to create a profile in order to use the platform and many scholars acknowledge this being part of the trust building process (Ert et al., 2016; Tussyadiah, Park, 2018; Repschläger et al., 2015). When these profiles include information about the person such as a profile picture or a description, it may cause people to act more morally towards them. Uslander (1999) showed this to happen when people could harm a definable individual instead of a company or an anonym individual and know who is held responsible. Photos of humans on the platform, such as profile pictures, are shown to create a sense of warmth and sociability and thus increase trust (Hassanein, Head, 2007). Repschläger et al. (2015) have also shown that transparent presentation of peer's contact information encourages trust because it serves as a direct link to an individual has been established instead of an entity. To conclude personalization includes multiple elements that draw attention to the peer being a real individual instead of a company.

4.5.3 Familiarity

Familiarity is a factor contributing to initial trust (Gefen, 2000). Familiarity can be seen as a pre-condition for trust and enables confidence in trustworthiness (Luhmann, 1979). Also, Mittendorf (2018) argues that increasing familiarity will increase users trust in the platform and thus recommends, together with Gefen (2000), platforms to advertise especially to people who are less familiar with the platform.

4.5.4 Reputation

Reputation is defined as the public view representing the collective evaluation of a person or an entity (Wang, Vassileva, 2007). To increase trust in the platform McKnight and Chervany (2001) argue reputation being a crucial factor. However, reputation is not seen as a necessary condition for trust because sometimes people are willing to trust strangers regardless of the absence of reputation information (Ert et al., 2016). Reputation is also argued to be an influencing factor among peers. Xiong and Liu (2004) explain how users assess each other's reputation based on different feedback systems.

4.5.5 Guarantees

Platforms can increase trust by integrating a money-back guarantee in case of a bad customer experience. (Mittendorf, 2018) This limits consumer's risk and thus increases trust.

4.5.6 Community building

Messick and Kramer (2001) argue that in general there is a privileged treatment among members of the same group. Therefore, community building encourages consuming peers to handle providing peer's assets more carefully. People are also more willing to share their assets with their social network where the trust is strongest.

4.5.7 Verification systems

A platform can utilize verification processes to verify both supplying and demanding side. Many scholars agree on the importance of verification in building trust on sharing platforms (Repschläger, et al. 2015; Theurl et al., 2015). Repschäler et al. (2015) argue that it is especially important to require relevant verifications and qualifications for the type of sharing activity in question, such as a driving license for car sharing platforms. Verification methods differ significantly but the most common verifying processes are to require users to link their social media profiles (Theurl et al., 2015) or identification with bank ID or other government-issued identification.

4.5.8 Human encounter

Theurl et al. (2015) have also recognized reliable customer support to be one of the tools increasing the perceived trustworthiness of a platform. They explain this to be due to the fact that the presence of a human representative affects trust positively.

4.5.9 Feedback systems

Many scholars agree that feedback systems are one of the most significant mechanisms when it comes to people trusting each other in an online context. Reviews can include both qualitative and quantitative ratings. Xiong & Liu (2004) identified five factors that individuals use to estimate peer's trustworthiness through feedback systems:

1. The feedback that peer has obtained
2. The number of transactions executed and thus the number of feedbacks
3. The credibility of the source of the feedback
4. The context of the transaction
5. The community related to the transaction as well as its characteristics and vulnerabilities

Theurl et al. (2015) claim feedback systems being most efficient in generating trust when being used reciprocally.

4.5.10 Privacy policies

Privacy threats have been associated with online services for a long time. This is due to sharing personal data and information that leaves a person vulnerable to other users who can intentionally or accidentally cause harm. (Culnan, Armstrong, 1999). Lutz, et al. (2016) argue that privacy concerns associated with sharing economy extend beyond those associated with more traditional online services, such as e-commerce or social media.

Privacy assurances have been shown to influence positively the trust in a platform (Lutz, et al., 2016). According to Mittendorf (2018), platform providers should provide an elaborate set of privacy settings and security measures to ensure trust between the platform and its users.

4.5.11 Insurance

Zucker (1986) named insurance as one of the most significant trust building tools establishing institutional trust. It serves as an actual trust mitigation, which can be seen to be crucial because of the nature of sharing economy, provider only granting a temporary access to an asset they own.

5 Results

This chapter presents the findings of this research about trust building tools and mechanisms in sharing economy companies in Finland, conducted by using literature review and semi-structured interviews from the field. The findings are structured based on the different trust dimensions, identified by Tan and Sutherlands (2004).

5.1 Institutional trust building

All of the interviewees believed the trust towards the platform being less significant for their business than trust between peers. In addition, two of the four interviewees saw the environment in Finland having high dispositional trust influencing the institutional trust positively. This is also in line with Tan and Sutherland (2004).

5.1.1 Consumer's trust in the platform

In many cases, platform's role was seen as the reinforcer of the interaction of the peers and thus consumers mostly relied on the platform in case of a problematic situation. The interviewees saw institutional trust being fairly built-in in the Finnish society due to good legislation and did not see a significant need for taking any extraordinary actions to strengthen that. One example of a trust-building mechanism required by law is a privacy policy that has to be found on every Finnish online business site.

One of the issues, perceived quite minor, requiring trust from the consumers, was to trust the platform to be able to provide sufficient selection of products or services. This issue was especially true in the case of clothing sharing company Vaatepuu that is based on a half-year subscription model and operates in both an online and offline environment. The actions taken to ensure trust in this situation were creating a personal connection with the consumers in the store and openly explaining and showcasing the situation.

“Personal encounter with all suppliers and consumers is the base of the trust.”

- *Founder and CEO of Vaatepuu*

The biggest thing influencing the consumers trust in the platform was seen to be the platform's reputation and recognition. Interviewees and scholars alike agree that being well known strengthens the trust of the consumer and providers alike. Some of the interviewees even pointed out that being Finnish, and subject to Finnish legislation, being a positive factor in both consumers' and providers' mind.

5.1.2 Providers trust in the platform

The tools used to get providers to trust in the platform were in many cases found to be same or similar to what is being used to get the consumers to trust in the platform. All of the interviewees saw that providers had to trust the platform to be able to deliver enough paying customers for the platform to be worth the providers time and effort. In Fellow Finance this was tackled with being open about all numbers regarding the history of lending on the platform, including the number of loans as well as average interests and losses. In Vaatepuu's case, the issue was to get the brands loaning their products to the service to trust that the visibility achieved through this was real and worth the investment.

Similar to the consumer side, reputation and recognition were seen important, and for this reason, peer-rental platform Nettix was able to utilize and highlight their good reputation and recognition built through its other business functions. Two of the interviewees also believed size being a factor influencing company's trustworthiness. The Development Manager of Nettix also saw human connection such as easily approachable customer service making it easier for both providers and consumers to trust the platform. This was also shown by Theurl et al. (2015).

5.2 Interpersonal trust building

A clear finding of the research is, that most of the tools and mechanisms were targeted to create or strengthen the trust between the peers. It was seen much more important than trust in the platform.

5.2.1 Consumer's trust in the provider

Three of the four companies taking part in the research required the providers to create a profile and go through a verification process to be able to act on the platform. However, these profiles and verification systems differentiated between the platforms, but they were all acknowledged to be elements increasing the consumer's trust in the provider. Nettix requires a provider to go through a strong verification process, conducts an undescribed background check, and requires the provider to create a public profile to be used on the platform. Also, on Fellow Finance's platform, a strong verification and a profile are required from the provider, but the profile is not seen by the consumer. Kuinoma acknowledges the benefit of public profiles in creating trust but has decided to keep the information shown to the other person minimum due to value reasons, not wanting the personal information to influence transactions, to avoid discrimination. They, however, reveal the confirmed contact information of both peers to each other after a product has been reserved, this way humanizing both peers (Uslaner, 1999).

In both peer-rental platform's processes, the consumer faces a situation where they have to trust the provider to really being able to deliver the product. Both Kuinoma and Nettix have ensured the trust by delaying the payment of the rental until the consumer has obtained the product and found that it matches the description. Nettix sees the managing the payments of both sides being a crucial part of ensuring the trust on both peers:

“Managing the payments and maintaining the model where the consumer pays at the time of the reservation, but the provider only gets the payment after the rental period has started is an essential part of our job as a facilitator and creating trust between both sides.”

- *Development Manager of Nettix*

Another tool used by Nettix to ensure trust was to direct the communication between peers' to be done through the platform. With this mechanism, it is easier for Nettix to act as a mediator and solve problematic situations between peers rightfully.

5.2.2 Provider's trust in the consumer

To get the providers to trust in the consumers, many of the same tools are used as to create trust towards the providers. Examples of these are profiles, verification, and background checks. All of them quite extensively used by Fellow Finance, that requires loan applicant (consumer) to go through strong verification process, create a profile and a loan application (visible to providers), and conducts a background check to make sure they have sufficient financial history and income. These measures are taken to enable the provider to trust their money to the consumer.

Contrary to what was expected, none of the companies interviewed had functioning feedback systems at place, although it was coming in the near future to Nettix peer-rental service. This is regardless that Theurl et al. (2015) identified feedback system being the most effective tool to build trust in sharing economy platforms. However, Fellow Finance is using something somewhat similar; they showed the payment history on the platforms of the loan applicant to the loan provider to enable the loan provider to use this evidence to decide whether to trust the loan applicant. They also saw this to be the key element for building trust in the consumer:

" Letting the lender see and evaluate person applying the loan's history on the platform is the most important structure to get the lender to trust another person his or her money."

- *Co-Founder and CEO of Fellow Finance*

Similar to getting the consumer to trust in the providers, also the provider benefits from the platform handling the payments. The solution where the payment is made at the time of reservation, but the payment delivered to the provider after the rental period has

started, removes the risk of the consumer not being able to pay from the provider and thus is believed to strengthen the trust. On Nettix platform this process was always used, but Kuinoma has monetized this trust generation through risk mitigation mechanism and is selling it as an additional service. This means that by paying extra, the provider has Kuinoma verifying the consumer, handling the payments through specialized billing service and using the billing service for debt collection. Without buying the additional service, payments are carried out outside the platform. Also Fellow Finance uses separate billing company to collect overdue debts.

Both Vaatepuu and Kuinoma brought up community building as an influencing factor to the trust between peers. In Vaatepuu's case, consumers have been seen to form an identity as a member of Vaatepuu. The consumers also created small sub-communities for sharing the clothes even further. Kuinoma's history is based on renting some outdoor equipment from hobbyists to hobbyists who formed a tight community. For this reason, high level of trust existed among the peers on the platform even without many intentionally created tools or mechanisms. Today, due to the growth in the number of users and thus decreasing the closeness of a hobbyist community, the level of trust is not as high as it has been, but some of the culture is still existing. Also, Messnick and Kramer (2001) have brought up the privileged treatment and thus higher trust inside a group. Currently, Kuinoma also uses terms and conditions to set conditions and sanctions for the consumers in case of a delayed payment or damaged item, to ensure provider the safety of their belongings.

Two of the interviewees were also hoping to use insurance or collect a deposit from the consumer to limit the risk of the provider in case the rented item is damaged or goes missing but neither of them had found an insurance solution or credit card company suitable for their rental service:

“Getting insurance for equipment being rented is not realistic in Finland due to very high price of this kinds of insurance. It is also not possible in Finland to collect a deposit from the consumer of an item, to be returned when the item has been returned undamaged.”

- *Founder and the president of Kuinoma*

5.3 Comparison to the hypothesis

Based on the results of the literature review, a hypothesis was set about what trust-generating tools and mechanisms would be found from the sharing economy companies in Finland. Those included regulation, personalization or humanization, familiarity, reputation, guarantees, community building, verification systems, feedback systems, insurances, and human encounters.

The results of what tools from the hypothesis were found to be used in Finnish sharing economy companies are illustrated below. Blue color represents the institutional dimension and red color represents the interpersonal dimension.

		Kuinoma	Nettix	Fellow Finance	Vaatepuu
Institutional trust building tools	Regulation			x	
	Familiarity	x	x	x	
	Reputation	x	x	x	x
	Privacy policy	x	x	x	x
	Insurance				
Interpersonal trust building tools	Guarantees	x			
	Community building	x			x
	Verification systems	x	x	x	x
	Feedback systems			x	
	Personal involvement		x		x
	Personalization or humanization	x	x	x	

Table 2. Trust-building tools utilized by each sharing economy company.

Against the expectations, there are no symmetrical feedback systems being used in Finnish sharing economy companies, but Fellow Finance's way of showing the track record of the loan applicant to the loan provider was an example of an asymmetrical and objective feedback system. All other tools and mechanisms set as the hypothesis were identified through the interviews. However, regulation cannot be said to play a significant role since three of the four companies did not find it important.

Contrary to a similar study done locally in Sweden and the what the results of the literature review suggested, Insurance carries no significance in trust-building in Finnish sharing economy companies and the most commonly found tools are the reputation of the company, verification systems, and privacy policies.

5.4 New trust building tools identified

In addition to the tools found from the previous research, some new tools were identified through the interviews. Those are openness, managing the monetary transactions and using a third-party billing service, directing the communication to happen on the platform and conducting background checks.

All three of the four interviewees described how they intentionally embrace openness and showcase this through their websites. This tool was used to dilute the fears related to the platform not having enough providers or consumers. Also having the messaging between the peers to be done on the platform and thus being easily trackable and verifiable in case of an ambiguous situation was seen to limit the risk from both peers and promote trust.

Among the new tools, were also financial mechanisms. In the case of a peer-rental service of an item, the platform acting as the mediator and collecting the payment in advance but only delivering the payment after the interaction eliminates the financial risk from both sides and reinforces the trust. Another financial tool used was to externalize payment and debt collection to a specialized third-party billing company.

This was targeted for the providers to not have to worry about the consumer becoming insolvent. The frequency of the new trust-building tools identified can be seen below.

		Kuinoma	Nettix	Fellow Finance	Vaatepuu
Institutional trust-building tools	Openness	x		x	x
Interpersonal trust-building tools	Managing monetary transactions	x	x	x	
	Third-party billing services	x	x	x	x
	Built-in messaging systems		x		

Table 3. Newly identified trust-building tools utilized by the sharing economy companies.

6 Conclusions

This research was conducted to find out what tools and mechanisms Sharing Economy companies in Finland are using to generate trust between peers and the platform. This has been done by combining current literature on trust-building on related fields, such as e-commerce, with insights gathered from the companies through semi-structured interviews. As a result, many of the trust-building tools and mechanisms found from the literature were also identified in Finnish sharing economy companies and several new tools, not discussed by existing research, discovered.

Most significant factors constructing the institutional trust are recognition and reputation of a platform, managing the monetary transactions, and including human encounters and personal involvement, such as approachable and personal customer service. However, trust building towards the platform was found to have lot less significance than trust between the peers, partly due to perceived high institutional trust among people in Finland.

Trust between peers was found to carry much more importance in the eyes of the sharing economy companies and most of the tools identified are targeting this interpersonal trust dimension. Most weight was put on the importance of verification systems. The companies also strongly acknowledged the difficulty of not finding a way to use insurances to strengthen the providers' trust.

Purposefully building trust between platform and peers was found important. All of the tools can be said to have aimed to mitigate the risks involved in the interaction, foster transparency or create a respected, warm and humane environment where any party would not intentionally want to harm others.

7 Discussions

In this chapter, some of the interesting findings from the results will be discussed in more depth, as well as some of the limitations and suggestions for the future research.

7.1 Further findings

In general, the trust-building tools found from the Finnish sharing economy ecosystem and companies' reasons and arguments for them are congruent with the scholars' views of the trust building tools presented in the literature review. However, many of the tools and mechanism identified from the literature are significantly underutilized. It can be suspected that this is following of the novelty of the sharing economy model in Finnish markets. Maybe companies have not yet had a chance to adopt them. This is a relevant question, since when looking at the internationally operating giants, such as Airbnb, the trust company is based on can be thought to be following of the usage of many of the tools and mechanisms found from the literature, such as feedback systems.

This also leads to the question of is there something in the Finnish environment that hampers the development of sharing economy companies? Two of the interviewed companies brought up the impossibility of providing insurance for rental equipment due to high prices and also how the credit card companies are not offering a solution that would enable sharing economy companies to collect a deposit that would be returned as the rented item would be returned undamaged. These structural factors can be seen to hinder the growth environment for sharing economy platforms in Finland.

7.2 Implications to practice

Findings of this research confirmed, that a sharing economy company should acknowledge and emphasize the importance of trust in sharing economy.

This research mapped out and categorized the tools and mechanisms currently used for building trust in sharing economy companies operating in Finland and can be utilized by practitioners as a list of possible tools.

7.3 Limitations and future research

When looking into this research, some limitations should be kept in mind. Firstly, as the nature of this research was explorative and there was no existing literature on the topic, the theories and tools were taken as given from other related fields such as e-commerce. Secondly, the sample size, the number of the sharing economy companies interviewed, was rather small and was missing the by far biggest player in Finnish sharing economy environment, Airbnb. For this reason, the results do not necessarily reveal the complete picture of the tools being used to build trust. Thirdly, Greenberg, et al. (2008) confirmed, there are differences in dispositional trust between different countries and thus research including only companies having operations in Finland does not give universally applicable results. However, the results of this study can also be applied to culturally close environment such as other Nordic countries, where there are no major differences in dispositional trust.

To get more comprehensive results, this study could be conducted for example including companies from all the Nordic countries. This would enable a bigger sample size and more accurate results. With a bigger sample size, also quantitative research on how much each of the tools is being used could be conducted, offering a more precise and objective stance on the importance of each tool.

A completely other research topic drawn from this would be to look into the peers' side of the trust dynamics. How do they view each tool being used? Which tools are perceived effective? Future research could also look into how does the business model used influence what tools and mechanism sharing economy companies use to build trust and how is the growth environment for sharing economy companies in Finland at the moment and how could it be improved.

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Appendices

Interview questions

Set 1: general questions

- Could you tell me about your business?
- What is your role and responsibilities in the company?
- In the general level, how important you think trust is for your business?

Set 2: trust towards the platform

- What concerns do the customers on the platform have?
- What actions have you taken to solve these concerns?
- What kind of concerns do the providers on the platform have?
- What actions have you taken to solve these concerns?
- How would you say your reputation and recognition affect how trustworthy you are perceived?

Set 3: trust between peers

- What kinds of issues are most common between the peers, a provider and a customer?
- Could you explain the process a customer goes through to be able to start using your service?
- Could you explain the process a provider goes through to be able to start using your service?
- What kinds of requirements do you have for the providers?
- What kind of actions do you take to ensure that the customers can trust the providers?
- What kind of actions do you take to ensure that the providers can trust the customers?

Set 4: concluding questions

- What do you think is the most significant factor influencing the trust towards the platform or the peers?